

United States Bankruptcy Court - Northern District of Alabama

CASE NAME: John & Helen Stoddart

CASE NO.: 19-80272

MONTH ENDING: 2-28-19

Operating reports are to be filed monthly, in duplicate, with the
Bankruptcy Clerk's Office by the 15th of each month

INDIVIDUAL DEBTOR'S AFFIRMATIONS

YES NO All post petition individual taxes have been paid and the deposit slips are attached.

If you answered "No" to the above, list the types of taxes that are now due and owing.

TYPE OF TAX AMOUNT

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

2. YES NO Adequate insurance on all assets/property including fire, theft, liability, collision and casualty is currently in full force and effect.

If no, enter: TYPE(S) _____ not in force.

List <u>All</u> Bank Accounts	Bank	Account No.	Type of Acct.	Balance
	1. Regions	459 /	Checking	\$ 3,185.08
	2. Regions	4384	Savings	\$ 14,260.86
	3. BANK OF AMERICA	6058	Checking	\$ 3,357.45

4. YES NO Copies of all banks statements and reconciliations are attached.

5. YES NO I have otherwise complied with all requirements of the Chapter 11 Operating Order.

6. YES NO All financial statements filed with the Bankruptcy Clerk's Office are prepared in accordance with generally accepted accounting principles.

7. YES NO I have attached a list of all post petition creditors that have been incurred since the filing of this case but that have not been paid, including Court approved professional (attorney, accountant, etc.) fees.

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE March 1, 2019
PHONE (301) 254-5455

John Stoddart
RESPONSIBLE PARTY

United States Bankruptcy Court Northern District of Alabama Northern Division

CASE NAME: John & Helen Stoddart CASE NO.: 19-80272 MONTH ENDING: 2-28-19

Individual Debtor's Cash Receipts and Disbursement BA-02

Receipts/Income (GROSS) —Salary	\$ <u>650</u>
Alimony, Maintenance, Support received	<u> </u>
Other Income	<u> </u>
Interest	<u> </u>
Sale/rent of real estate or personal property	<u> </u>
Social Security	<u> </u>
Monthly Dividend Disbursement	\$ <u>5,100</u>
Other (specify) Business Income	\$ <u>2,712.54</u>
TOTAL RECEIPTS/INCOME	<u>\$8,462.54</u>

DISBURSEMENTS/EXPENSES (INCLUDE EMPLOYER DEDUCTIONS)

Food	\$ <u>989.57</u>
Home Expenses	<u> </u>
Rent or Home Loan	<u> </u>
Real Estate Tax	<u> </u>
Gas	<u> </u>
Water	<u> </u>
Telephone	<u> </u>
Other Utilities(specify) <u>Electric, Propane & Water</u>	\$ <u>1,055.38</u>
Home Maintenance (repairs and upkeep)	<u> </u>
Insurance Payments	<u> </u>
Life	\$ <u>669.24</u>
Health	<u> </u>
Auto	<u> </u>
Home owners or renters	<u> </u>
Other (specify) _____	<u> </u>
Installments Loan Payments	<u> </u>
Auto Loan	<u> </u>
Other loans (specify) _____	<u> </u>
Taxes withheld or Quarterly Income Taxes	\$ <u>120.59</u>
School or Day Care Expense	\$ <u>1,596</u>
Laundry and Dry Cleaning	<u> </u>
Other Personal (see attached)	\$ <u>4,383.54</u>
Total Business Expenses (see attached)	\$ <u>1,100.46</u>
TOTAL ALL DISBURSEMENTS/EXPENDITURES	\$ <u>10,374.56</u>
TOTAL INCOME LESS TOTAL EXPENDITURES	\$ <u>-\$1,912.02</u>

Beginning Cash Balance\$ \$22,234.03 Ending Cash Balance\$ \$20,803.39

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Date 3-12-2019



RESPONSIBLE PARTY

Other Expenses

	Personal	Business	Total
Air Travel	\$0.00	-\$105.38	-\$105.38
Auto & Transport	-\$507.16	\$0.00	-\$507.16
Business Meals & Ent	\$0.00	-\$121.71	-\$121.71
Business Services	-\$128.00	\$0.00	-\$128.00
Clothing	-\$68.54	\$0.00	-\$68.54
Electronics & Software	\$0.00	-\$149.00	-\$149.00
Fees & Charges	-\$0.85	-\$15.00	-\$15.85
Gas & Fuel	-\$380.81	\$0.00	-\$380.81
Gift	-\$56.04	\$0.00	-\$56.04
Health & Fitness	-\$32.67	\$0.00	-\$32.67
Home	-\$530.52	\$0.00	-\$530.52
Home Improvement	-\$78.24	\$0.00	-\$78.24
Home Services	-\$104.78	\$0.00	-\$104.78
Hotel	-\$237.80	\$0.00	-\$237.80
Internet	\$0.00	-\$94.95	-\$94.95
Kids Activities	-\$555.00	\$0.00	-\$555.00
Lawn & Garden	-\$355.00	\$0.00	-\$355.00
Mobile Phone	\$0.00	-\$445.78	-\$445.78
Movies & DVDs	\$0.00	-\$15.54	-\$15.54
Parking	\$0.00	-\$28.00	-\$28.00
Pet Food & Supplies	-\$7.91	\$0.00	-\$7.91
Pharmacy	-\$67.84	\$0.00	-\$67.84
Research Expenses	\$0.00	-\$10.89	-\$10.89
Service & Parts	-\$64.67	\$0.00	-\$64.67
Shopping	-\$166.71	\$0.00	-\$166.71
Studio Supplies	\$0.00	-\$39.67	-\$39.67
Subscriptions	\$0.00	-\$74.54	-\$74.54
Television	\$0.00	\$0.00	\$0.00
Tuition	-\$1,041.00	\$0.00	-\$1,041.00
Total	-\$4,383.54	-\$1,100.46	-\$5,484.00



Regions Bank
Hampton Cove
6639 Highway 431 South
Huntsville, AL 35763

JOHN FITZGERALD STODDART
HELEN JOYCE POWELL-STODDART
3127 HADDONSTONE DR SE
OWENS CROSS ROADS AL 35763-8435

ACCOUNT #

4597

001
Cycle 12
Enclosures 0
Page 1 of 3

MONEY MARKET

January 30, 2019 through February 20, 2019

SUMMARY

Beginning Balance	\$0.00	Minimum Balance	\$13,892
Deposits & Credits	\$27,260.77 +	Average Balance	\$14,143
Net Interest Earned	\$0.09 +	Annual Percentage Yield Earned	0.01 %
Withdrawals	\$13,000.00 -	Interest This Period	\$0.09
Fees	\$0.00 -	Average Collected Balance	\$14,143.68
Automatic Transfers	\$0.00 +	2019 YTD Interest	\$0.09
Checks	\$0.00 -		
Ending Balance	\$14,260.86		

DEPOSITS & CREDITS

01/30	Deposit - Thank You	26,892.77
02/06	EB From Checking # [REDACTED] Ref# 000000 0000004	368.00
Total Deposits & Credits		\$27,260.77

INTEREST

02/20	Interest Payment	0.09
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WITHDRAWALS

01/30	Bank Debit	13,000.00
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	Total For This Statement Period	Total Calendar Year-to-Date
Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
01/30	13,892.77	02/06	14,260.77	02/20	14,260.86

For all your banking needs, please call 1-800-REGIONS (734-4667)
or visit us on the Internet at www.regions.com. (TTY/TDD 1-800-374-5791)



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Regions Bank
Hampton Cove
6639 Highway 431 South
Huntsville, AL 35763

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ACCOUNT #

4597

Cycle	001
Enclosures	12
Page	0
	2 of 3

**You may request account disclosures containing
terms, fees, and rate information (if applicable)
for your account by contacting any Regions office.**

**You may save a considerable amount of money by
refinancing your mortgage. If you haven't checked it out,
call your PFS officer for Regions' low rates today!**

Easy Steps to Balance Your Account

Checking Account		
1.	Write here the amount shown on statement for ENDING BALANCE	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures
In Case of Errors or Questions About Your Electronic Transfers
Telephone us toll-free at 1-800-734-4667
or write us at
Regions Electronic Funds Transfer Services
Post Office Box 413
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- (1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.



P.O. Box 15284
Wilmington, DE 19850

Business Advantage

Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

JOHN STODDART
T/A URBAN JUNCTION EAST
3127 HADDONSTONE DR SE
OWENS CROSS ROADS, AL 35763-8435

Your Business Fundamentals Checking

for February 1, 2019 to February 28, 2019

JOHN STODDART T/A URBAN JUNCTION EAST

Account summary

Beginning balance on February 1, 2019	\$1,752.75
Deposits and other credits	2,712.76
Withdrawals and other debits	-1,093.06
Checks	-0.00
Service fees	-15.00
Ending balance on February 28, 2019	\$3,357.45

Account number: [REDACTED] 5058

of deposits/credits: 7

of withdrawals/debits: 25

of items-previous cycle¹: 0

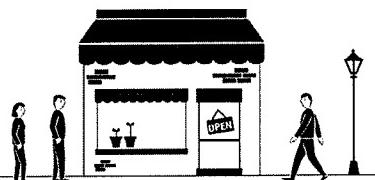
of days in cycle: 28

Average ledger balance: \$2,899.85

¹Includes checks paid, deposited items & other debits

Bank of America Business Advantage

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AR634K95 | SSM-01-18-2949.B

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | February 1, 2019 to February 28, 2019

Deposits and other credits

Date	Description	Amount
02/05/19	WIRE TYPE:WIRE IN DATE: 190205 TIME:1311 ET TRN:2019020500267863 SEQ:CB190205002407/000420 ORIG:ISAAC S CATES ID:7001124366 SND BK:COMMERCE B ANK ID:101000019 PMT DET:CB190205002407 FINAL PAYM ENT FOR MUSIC COMMISSION	1,700.00
02/07/19	CHECKCARD 0206 APL*ITUNES.COM/BILL 866-712-7753 CA 7469216903710066360	0.22
02/08/19	WARNER MUSIC INC DES:2001579063 ID:2001579063 INDN:JOHN STODDART CO ID:8133565869 CTX ADDITIONAL INFORMATION IS AVAILABLE FOR THIS PMT. CONTACT A TREASURY SALES OFFICER FOR ASSISTANCE.	5.00
02/25/19	BKOFAmerica MOBILE 02/25 3622739895 DEPOSIT	*MOBILE MD
02/25/19	BKOFAmerica MOBILE 02/25 3622739055 DEPOSIT	*MOBILE MD
02/25/19	BKOFAmerica MOBILE 02/25 3622738053 DEPOSIT	*MOBILE MD
02/26/19	Square Inc DES:190226P2 ID:L209421640913 INDN:Urban Junction East CO ID:9424300002 CCD	272.30
Total deposits and other credits		\$2,712.76

Withdrawals and other debits

Date	Description	Amount
	Card account # XXXX XXXX XXXX 2907	
02/01/19	CHECKCARD 0131 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169031100026182508 CKCD 5735 XXXXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-3.26
02/01/19	AT&T 0701 02/01 #000059624 PURCHASE AT&T 0701 HUNTSVILLE AL	-76.50
02/04/19	CHECKCARD 0202 GOOGLE *GSUITE_johnsto cc@google.comCA 24692169033100319497371 CKCD 7311 XXXXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.00
02/07/19	CHECKCARD 0205 AMERICAN AIR00106413947 FORT WORTH TX 24431069037978002255147 CKCD 3001 XXXXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-61.44
02/07/19	CHECKCARD 0205 AMERICAN AIR00106413978 FORT WORTH TX 24431069037978002264578 CKCD 3001 XXXXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-43.94
02/07/19	MOBILE PURCHASE 0205 MONACO PICTURES 1131 HUNTSVILLE AL	-15.54
02/11/19	CHECKCARD 0209 APL*APPLE ONLINE STORE 800-676-2775 CA 24692169040100030225177 CKCD 5732 XXXXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-149.00
02/11/19	CHECKCARD 0209 Evelyn and Olive Memphis TN 24426299041018041124857 CKCD 5812 XXXXXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-41.70

continued on the next page

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Online Banking

Tip of
the month

Our Mobile Banking app¹ is certified by J.D. Power[®] for providing "An Outstanding Customer Experience."²

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¹Mobile Banking requires that you download the Mobile Banking app and is only available for select mobile devices. Message and data rates may apply.

²For J.D. Power award information, visit jdpower.com.

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Withdrawals and other debits - continued

Date	Description	Amount
02/11/19	CHECKCARD 0209 TGI FRIDAYS 1938 MEMPHIS TN 24431069041286357801695 CKCD 5812 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-8.51
02/11/19	CHECKCARD 0210 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169041100840994813 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-14.99
02/12/19	CHECKCARD 0210 DOUBLETREE HOTELS MEMPHIS TN 24755429042730420104275 CKCD 3692 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-28.00
02/12/19	CHECKCARD 0211 TST* CAFE ECLECTIC MEMPHIS TN 24445009042500449464034 CKCD 5812 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-36.95
02/19/19	CHECKCARD 0219 WAL-MART #5197 OWENS CROSS RAL CKCD 5411 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.68
02/20/19	CHECKCARD 0219 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169050100739953522 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-10.89
02/20/19	CHECKCARD 0219 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169050100733368990 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
02/20/19	CHECKCARD 0219 IK MULTIMEDIA 954-846-9101 FL 24765019051286570055945 CKCD 5733 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-29.99
02/21/19	MOBILE PURCHASE 0221 COMCAST 800-266-2278 GA	-89.95
02/25/19	CHECKCARD 0224 CHIPOTLE 3159 COOKEVILLE TN 24431069056200188402062 CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-7.41
02/26/19	CHECKCARD 0224 HOUSE OF THAI COOKEVILLE TN 24013399056003337859720 CKCD 5812 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-14.57
02/26/19	CHECKCARD 0225 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169056100607274864 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-6.53
02/27/19	CHECKCARD 0226 XERO US INV-1869868 HTTPSWWW.XEROCA 24492159057637840170690 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-30.00
02/27/19	CHECKCARD 0226 AT&T *PAYMENT 800-288-2020 TX 24692169057100186243149 CKCD 4899 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-19.95
02/27/19	CHECKCARD 0226 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169057100113549253 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
02/27/19	CHECKCARD 0226 AT&T*BILL PAYMENT 800-331-0500 TX 24493989057083028308266 RECURRING CKCD 4814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-369.28
Subtotal for card account # XXXX XXXX XXXX 2907		-\$1,093.06
Total withdrawals and other debits		-\$1,093.06

Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 01/31/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit bankofamerica.com/smallbusiness.

continued on the next page



Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | February 1, 2019 to February 28, 2019

Service fees - continued

Date	Transaction description	Amount
02/06/19	Wire Transfer Fee	-15.00
Total service fees		-\$15.00

Note your Ending Balance already reflects the subtraction of Service Fees.

Daily ledger balances

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
02/01	1,672.99	02/08	3,237.29	02/21	2,807.64
02/04	1,667.99	02/11	3,023.09	02/25	3,535.47
02/05	3,367.99	02/12	2,958.14	02/26	3,786.67
02/06	3,352.99	02/19	2,948.46	02/27	3,357.45
02/07	3,232.29	02/20	2,897.59		

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STATEMENT OF ACCOUNT

Date 2/05/19

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TO PLO R
 HELEN POWELL-STODDART
JOHN STODDART
002014 3127 HADDONSTONE DR SE
OWENS CROSS ROADS AL 35763-8435



002014



24-hr Phone Banking

1-800-968-0801

Customer Service

1-800-682-3231



24-hr Online Banking

iberiabank.com

HIGH INTEREST CHECKING

ACCOUNT NUMBER *****2905

Previous Balance	1,458.24	Statement Dates	1/07/19 thru 2/05/19
10 Deposits/Credits	12,601.29	Days this Statement Period	30
85 Checks/Debits	13,676.41	Average Ledger Balance	2,130.09
Service Charge	.00	Average Collected Balance	2,053.66
Interest Paid	.01	Interest Earned	.01
Current Balance	383.13	Annual Percentage Yield Earned	0.01%
		2019 Interest Paid	.02

Effective April 1, 2019 your High Interest Checking will continue to have a service charge of \$20, waived if you maintain an average collected balance of \$5,000 or more or if you maintain an average collected balance of \$25,000 in your personal deposit accounts or an outstanding loan balance of \$25,000 or more per statement cycle or you are a small business owner with a business checking account.

Wishing You Peace, Prosperity,
& Happiness in
2019
from all of us at **IBERIABANK**

DEPOSITS AND CREDITS

Date	Description	Amount
1/07	PAYROLL MADISON SURGERY PPD	5,100.00
1/09	CREDIT 1714 01/08/19 001532 DILLARDS 460 PARKWA	163.50

Please examine this statement upon receipt and report at once if you find any difference.
If no error is reported in 30 days, the account will be considered correct. All items are credited subject to final payment.

00004639

**THIS FORM IS PROVIDED TO HELP YOU BALANCE
YOUR BANK STATEMENT**

**CHECKS OUTSTANDING-NOT
CHARGED TO ACCOUNT**

**BANK BALANCE SHOWN
ON THIS STATEMENT**

\$ _____

ADD

DEPOSITS NOT SHOWN
ON THIS STATEMENT
(IF ANY)

\$ _____

TOTAL

\$ _____

SUBTRACT—

CHECKS OUTSTANDING

BALANCE

\$ _____

SHOULD AGREE WITH YOUR CHECK BOOK BALANCE
AFTER DEDUCTING SERVICE CHARGE
(IF ANY) SHOWN ON THIS STATEMENT.

NOTE

Please make sure you have entered in your check register all automatic transactions, such as charges and interest earned, shown on the front of this statement.

Please examine immediately and report if incorrect. If no reply is received within 30 days the account will be considered correct.



**In Case of Errors or Questions About Your Electronic Transfers
TELEPHONE US AT: 1-800-682-3231 OR
WRITE US AT: P.O. BOX 7299, Little Rock, AR 72217-7299**



As soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the **FIRST** statement on which the problem appeared.

- 1) Tell us your name and account number.
 - 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
 - 3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than ten business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. This Regulation E error resolution notice is only applicable to consumer accounts. A consumer account is defined as an account used primarily for personal, family and household purposes.

LINE OF CREDIT ACCOUNT INFORMATION

LINE OF CREDIT ACCOUNT INFORMATION
Refer to the Line of Credit section of this statement. We figure the finance charge on your account by applying the periodic rate to the "Average Daily Balance" of your account (including current transactions). To get the "Average Daily Balance" we take the beginning balance of your account each day, add any new advances, and subtract any payments or credits. This gives us the daily balance. We then add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance." We then multiply this Average Daily Balance by the daily periodic rate that has been established for your Account (shown on your statement along with the corresponding annual percentage rate) and then we multiply the product by the number of days in the billing cycle. The result is the dollar figure shown on your statement as "Finance Charge." Finance Charges for advances on your line will begin to accrue on the date such advances are posted to your account and will continue until the date your account is paid in full. There is no grace period that would allow you to avoid a finance charge on your account. On the closing date of your billing cycle, we will calculate the amount of your minimum payment due as per your original contract. We figure this minimum payment by calculating a percentage of the New Balance of your account (less any amount you have written to us to dispute that we are currently investigating). "New Balance" means the total outstanding balance of your line on any cycle closing date which includes principal. If the New Balance is less than or equal to the minimum payment required on your account, your minimum payment will be the entire New Balance (less any disputed amount), plus finance charges and other fees. If you have elected to make equal or level payments on your Account, your minimum payment will be calculated accordingly. The amount of your minimum payment is disclosed to you on this statement and will be automatically deducted from your checking account. If you wish to make payments in addition to those which are automatically deducted from your checking account, you may do so at any time. Payments may be mailed to the address shown on the statement, Attn.: Loan Accounting. Additional payments which are mailed to that address will be credited to your account as of the date of receipt. Payment made at any branch office will be credited promptly to your account, but in no event later than 5 days after receipt.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR LINE OF CREDIT ACCOUNT STATEMENT

If you think your bill is wrong, or if you need more information about a transaction on your statement, write us on a separate sheet at the address shown on the face of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In the letter, please give us the following information:

- Your name and account number.
 - The dollar amount of the suspected error.
 - Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item that you are not sure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question.

HIGH INTEREST CHECKING (continued)

Account Number *****2905

DEPOSITS AND CREDITS

Date	Description	Amount
	HUNTSVILLE AL Card# 2163	
1/14	CREDIT 0854 01/13/19 001181 COSTCO WHSE #0356 HUNTSVILLE AL Card# 2163	59.93
1/15	Mobile Deposit 496711109	1,293.00
1/18	PAYROLL PAIN 2 WELLNESS PPD	1,534.77
1/24	1V9Q CANDIED YAM TOUR PPD	596.94
1/24	Mobile Deposit 500126397	1,000.00
1/30	1V9Q CANDIED YAM TOUR PPD	1,448.67
1/31	PAYROLL OAKWOOD UNIVERSI PPD	1,377.25
2/04	CREDIT 2003 02/01/19 085305 WOODY ANDERSON FORD HUNTSVILLE AL Card# 4702	27.23
2/05	Interest Deposit	.01

WITHDRAWALS AND DEBITS

Date	Description	Amount
1/07	POS DEB 1821 01/03/19 016899 EARTH FARE #510 HUNTSVILLE AL Card# 2163	26.93-
1/07	POS DEB 1004 01/04/19 035437 ALABAMA PSYCHOLOGIC HUNTSVILLE AL Card# 4702	240.00-
1/07	POS DEB 2057 01/04/19 097632 TEXACO 0302874 MADISON AL Card# 4702	55.11-
1/07	PIN POS 1249 01/06/19 422692 COSTCO WHSE #0356 HUNTSVILLE AL Card# 4702	22.75-
1/07	POS DEB 1313 01/06/19 000016 CHURCH FOOD MART HUNTSVILLE AL Card# 2163	8.47-
1/08	POS DEB 1005 01/07/19 085285 ACELLUS ACADEMY 816-2293800 MO Card# 4702	79.00-

Please examine this statement upon receipt and report at once if you find any difference.
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STATEMENT OF ACCOUNT

Date 2/05/19

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HIGH INTEREST CHECKING (continued)

Account Number *****2905

WITHDRAWALS AND DEBITS

Date	Description	Amount
1/08	PIN POS 0722 01/08/19 066437 PUBLIX OWENS CROSS RAL Card# 4702	39.23-
1/08	BT0107 AQUA FINANCE PPD	82.00-
1/08	INSURANCE NORTH AMERICAN L PPD	425.92-
1/08	WEB PMTS AdventistGiving. WEB	1,110.00-
1/09	POS DEB 0819 01/07/19 052961 ELEVATION CHURCH 704-246-0800 NC Card# 4702	200.00-
1/09	POS DEB 1436 01/08/19 046482 FAST TRAC CAR WASH OWENS X RDS AL Card# 4702	14.00-
1/09	POS DEB 1547 01/08/19 089373 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	40.64-
1/09	PIN POS 1621 01/08/19 521289 COSTCO WHSE #0356 HUNTSVILLE AL Card# 4702	9.80-
1/10	POS DEB 0905 01/09/19 044341 SALLY BEAUTY 2836 MADISON AL Card# 2163	73.18-
1/10	POS DEB 1827 01/09/19 092653 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	27.23-
1/10	PIN POS 1207 01/10/19 085616 PUBLIX OWENS CROSS RAL Card# 4702	3.26-
1/10	ADTPAPACH ADT SECURITY SER WEB	53.78-
1/11	POS DEB 1836 01/09/19 034055 AUTO AIR VACUUM SER PLAINVIEW NY Card# 4702	1.50-
1/11	Transfer to Loan Acct No. 6903204375	1,553.68-
1/14	MMT DB 1132 01/12/19 062027 SQC*JANESE LEWIS 8774174551 CA Card# 4702	100.00-

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HIGH INTEREST CHECKING (continued)

Account Number *****2905

WITHDRAWALS AND DEBITS

Date	Description	Amount
1/14	POS DEB 0833 01/11/19 053020 PUBLIX #1629 HUNTSVILLE AL Card# 2163	54.12-
1/14	POS DEB 1939 01/12/19 001833 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	36.26-
1/14	POS DEB 1342 01/13/19 080353 LEVELUP*TROPICALSMO 855-466-5585 MA Card# 4702	18.29-
1/14	POS DEB 1553 01/13/19 003772 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	25.08-
1/14	PIN POS 1653 01/13/19 239162 COSTCO WHSE #0356 HUNTSVILLE AL Card# 2163	157.95-
1/15	POS DEB 1727 01/14/19 010605 COSTCO WHSE #0356 HUNTSVILLE AL Card# 2163	21.74-
1/15	POS DEB 1730 01/14/19 002521 COSTCO WHSE #0356 HUNTSVILLE AL Card# 2163	5.44-
1/15	PIN POS 1138 01/15/19 086927 PUBLIX OWENS CROSS RAL Card# 4702	28.26-
1/15	USATAXPYMT IRS PPD	500.00-
1/16	POS DEB 0753 01/15/19 044103 PUBLIX #598 MADISON AL Card# 2163	15.97-
1/16	POS DEB 1821 01/15/19 014025 HAIR QUEEN BEAUTY HUNTSVILLE AL Card# 2163	28.29-
1/16	PIN POS 1328 01/16/19 744763 TARGET T-1367 2750 Huntsville AL Card# 4702	9.81-
1/17	POS DEB 1757 01/15/19 018140 EARTH FARE #510 HUNTSVILLE AL Card# 2163	48.67-
1/17	POS DEB 1301 01/16/19 004609 CACHET CLEANERS HAMPTON COVE AL Card# 4702	19.95-

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STATEMENT OF ACCOUNT

Date 2/05/19

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HIGH INTEREST CHECKING (continued)

Account Number *****2905

WITHDRAWALS AND DEBITS

Date	Description	Amount
1/17	POS DEB 1600 01/16/19 079160 ALABAMA PSYCHOLOGIC HUNTSVILLE AL Card# 4702	200.00-
1/17	POS DEB 1807 01/16/19 012360 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	17.23-
1/17	POS DEB 1807 01/16/19 012362 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	37.46-
1/17	POS DEB 1941 01/16/19 067773 LOWES #02451* OWENS CROSS RAL Card# 4702	21.77-
1/17	Transfer to Loan Acct No. 6300417344	859.74-
1/18	POS DEB 0524 01/17/19 070947 ORC*Cooks Pest Web 800-2399898 AL Card# 4702	51.00-
1/18	POS DEB 2035 01/17/19 001968 MARSHALLS #809 MADISON AL Card# 2163	166.68-
1/18	Bill Paid-SUNTRUST BANK LOAN C onf #187	463.60-
1/22	POS DEB 1810 01/20/19 023645 COSTCO GAS #0356 HUNTSVILLE AL Card# 2163	31.11-
1/22	POS DEB 1751 01/21/19 040771 DILLARDS 460 PARKWA HUNTSVILLE AL Card# 2163	16.34-
1/22	Transfer to DDA	109.47-
1/22	FACTS Madison Academy WEB	777.00-
1/23	POS DEB 0947 01/22/19 002583 AUTO AIR VACUUM SER PLAINVIEW NY Card# 4702	1.50-
1/23	POS DEB 1810 01/22/19 003052 COSTCO GAS #0353 MEMPHIS TN Card# 4702	24.74-
1/23	POS DEB 1940 01/22/19 036972 PUBLIX #573 OWENS X RDS AL Card# 2163	20.68-

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HIGH INTEREST CHECKING (continued)

Account Number *****2905

WITHDRAWALS AND DEBITS

Date	Description	Amount
1/24	POS DEB 1602 01/23/19 030898 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	25.78-
1/24	PIN POS 1223 01/24/19 045190 PUBLIX OWENS CROSS RAL Card# 4702	11.59-
1/24	DIRECT DBT AL-DEPT OF REV CCD STODDART	355.00-
1/25	POS DEB 0756 01/24/19 041205 PUBLIX #598 MADISON AL Card# 2163	10.44-
1/25	POS DEB 1941 01/24/19 041213 HOMEGOODS # 0568 HUNTSVILLE AL Card# 2163	42.99-
1/25	POS DEB 2012 01/24/19 034614 COSTCO GAS #0356 HUNTSVILLE AL Card# 2163	36.69-
1/25	CONC.DEBT HSV DRAFT DBT WEB	1,025.58-
1/28	PIN POS 1129 01/28/19 068860 PUBLIX MADISON AL Card# 4702	10.71-
1/29	POS DEB 1716 01/27/19 013911 EARTH FARE #510 HUNTSVILLE AL Card# 2163	49.11-
1/29	POS DEB 0734 01/28/19 044135 PUBLIX #598 MADISON AL Card# 2163	15.23-
1/29	POS DEB 1744 01/28/19 047960 COSTCO GAS #0356 HUNTSVILLE AL Card# 2163	32.29-
1/29	POS DEB 1929 01/28/19 098988 WAL-MART #5197 OWENS CROSS RAL Card# 4702	20.20-
1/29	POS DEB 1933 01/28/19 043252 AUTO AIR VACUUM SER PLAINVIEW NY Card# 4702	1.50-
1/29	PIN POS 1947 01/28/19 073711 PUBLIX OWENS CROSS RAL Card# 4702	10.64-



002014

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STATEMENT OF ACCOUNT

Date 2/05/19

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HIGH INTEREST CHECKING (continued)

Account Number *****2905

WITHDRAWALS AND DEBITS

Date	Description	Amount
1/29	POS DEB 0227 01/29/19 091055 LIBERTY MUTUAL RECU 888-398-8924 MA Card# 4702	322.41-
1/30	PIN POS 1128 01/30/19 036497 PUBLIX MADISON AL Card# 4702	2.18-
1/31	POS DEB 1529 01/30/19 076785 ABACUS CREDIT COUNS 800-516-3834 CA Card# 4702	25.00-
2/01	POS DEB 1758 01/30/19 026490 SPROUTS FARMERS MAR MADISON AL Card# 2163	65.18-
2/01	POS DEB 1905 01/30/19 084077 BARGAIN HUNT HUNTSV HUNTSVILLE AL Card# 2163	30.52-
2/01	POS DEB 1237 01/31/19 040963 PANERA BREAD #60117 HUNTSVILLE AL Card# 4702	7.29-
2/01	POS DEB 1543 01/31/19 038326 AUTO AIR VACUUM SER PLAINVIEW NY Card# 4702	1.50-
2/04	POS DEB 0729 02/01/19 024502 ANNS DANCE STUDIO O 256-5345773 AL Card# 4702	75.00-
2/04	POS DEB 0750 02/01/19 055132 COSTCO GAS #0356 HUNTSVILLE AL Card# 4702	26.41-
2/04	POS DEB 1045 02/01/19 056396 TJMAXX #0705 HUNTSVILLE AL Card# 2163	68.54-
2/04	POS DEB 1223 02/01/19 062368 LOWES #02451* OWENS CROSS RAL Card# 2163	29.15-
2/04	Conv Fee Nelnet WEB	.85-
2/04	VALLEY CON VALLEY CONSERVAT PPD	110.00-
2/04	SchoolPymt Madison Academy WEB	185.00-

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STATEMENT OF ACCOUNT

Date 2/05/19

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HIGH INTEREST CHECKING (continued)

Account Number *****2905

CHECKS IN NUMERICAL ORDER

Date	Check No	Amount	Date	Check No	Amount	Date	Check No	Amount
1/28	4050	355.00	2/01	5029*	40.00	2/04	5032	2,000.00
1/18	4051	150.00	1/22	5030	150.00			
1/08	4969*	150.00	1/11	5031	300.00			

(*) Check Numbers Missing



002014

DAILY BALANCE INFORMATION

Date	Balance	Date	Balance	Date	Balance
1/07	6,204.98	1/16	2,556.98	1/28	647.97
1/08	4,318.83	1/17	1,352.16	1/29	196.59
1/09	4,217.89	1/18	2,055.65	1/30	1,643.08
1/10	4,060.44	1/22	971.73	1/31	2,995.33
1/11	2,205.26	1/23	924.81	2/01	2,850.84
1/14	1,873.49	1/24	2,129.38	2/04	383.12
1/15	2,611.05	1/25	1,013.68	2/05	383.13

Please examine this statement upon receipt and report at once if you find any difference.

If no error is reported in 30 days, the account will be considered correct. All items are credited subject to final payment.

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Effective April 1, 2019: This schedule of fees will apply, fee changes are bolded.

Miscellaneous Fees – Personal and Posting Order

ACH/Government Reclamation	\$10.00 / item
ATM Foreign Usage Fee (Non-IBERIABANK ATM or its non-affiliate networks)	\$2.00 / transaction
ATM/Debit Card Replacement	\$5.00 / card
ATM/Debit Card Expedited Replacement	\$25.00 each
Bill Pay – (Clients exceeding 25 items will be converted to a commercial product)	Free – limited to 25 bills per month
Collection Items	
Collection Fee – Domestic <=\$100	\$7.50
Collection Fee – Domestic >\$100	\$15.00
Collection Fee - International	\$35.00
Copies (includes check copies) and Faxes	\$2.00 / page
Counter Checks	\$1.00 for 5 checks
Deposit Correction	\$3.00 each
Deposit to Deposit Overdraft Protection Transfers	\$10.00 / day
Dormant Account (applies to dormant account balances less than \$100 per month)	\$5.00 / month
Foreign Currency Exchange (additional fees may apply)	
\$300 or more	\$10.00 / transaction
Less than \$300	\$20.00 / transaction
Legal Process	\$75.00 / event
Medallion Stamp Guarantee (where available)	\$15.00
Money Bag	Varies
Money Market Account Excessive Transaction Fee	\$15.00/item
Notary Services	May vary by State
Official Checks/Cashier Checks	\$8.00
Overdraft (Paid) Item Fee (applies to overdrafts created by checks, in person withdrawals, ATM withdrawals or other electronic means)	\$35.00 per item; per presentment
Research (one hour minimum)	\$25.00 / hour
Return Item Fee (applies when checks are returned as unpaid)	\$35.00 per item; per presentment
Return Deposited Item	\$5.00 each
Safe Deposit Box – Drilling Fee	\$150.00
Safe Deposit Box – Replacement Lock Fee	\$70.00
Special Reject Item	\$1.00 each
Statements	
Statement Copy	\$10.00 each
Statement Duplicate (complete statement)	\$10.00 each
Statement (Receipt of both paper and e-Statement)	\$5.00 per month
Statement Instant	\$5.00 each
Statement Reconciliation	\$20.00 / hour
Statement – Simplex Image Printing	\$2.00 / event
Statement Snapshot	\$10.00 each
Stop Payment Fee (applies for 6 month period)	\$35.00 each
Telephone Transfer of Funds (customer service assisted)	\$5.00 each
Verification of Deposit	\$25.00 each
Wires Transactions	
Wire Transfer - Incoming (Domestic and Foreign)	\$15.00 each
Wire Transfer - Outgoing (Domestic)	\$25.00 each
Wire Transfer - Outgoing (Foreign) – Foreign Currency	\$40.00 each
Wire Transfer - Outgoing (Foreign) – US Currency	\$50.00 each

*** NOT ALL SERVICES ARE AVAILABLE AT ALL LOCATIONS

Notice Regarding Posting Order of Items

To assist you in handling your account with us, we are providing you with the following information on how we post transactional items to your account.

On each bank processing day, deposit and credit items post before debit items. Debit items post upon receipt in the following order: wire transfers, ATM and debit card transactions in authorization time and date order, paper checks in check number order, if available, checks without a check number post in low to high dollar amount order, then all other debit items in low to high dollar amount order. Other debit items include but are not limited to Automated Clearing House (ACH) items, checks converted to ACH by merchants or vendors, telephone and online banking one-time or recurring transfers, pre-authorized debits and account withdrawals.

At times, certain debit items may not post in the above order due to missing or erroneous data or circumstances beyond our control.

If an item is presented without sufficient funds in your account to pay it, we may, at our discretion, pay the item (creating an overdraft) or return the item. Overdraft (Paid) Item Fees and Return Item Fees are disclosed above and are subject to change.

We encourage you to keep careful records and practice good account management. This will help you to avoid creating items without sufficient funds and incurring the resulting fees.

We offer Deposit-to-Deposit Overdraft Protection Transfer Service and Personal Lines of Credit (subject to credit approval) that can be used as overdraft protection on most accounts to avoid Overdraft (Paid) Item Fees and Return Item Fees. Visit our website at www.iberiabank.com to learn more about Preventing and Managing Overdrafts.